

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Richard R Stone  
Debtor

Case No. 16-03580-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 318

Page 1 of 1  
Total Noticed: 7

Date Rcvd: Dec 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2016.

db #+Richard R Stone, 508 Market Street, New Cumberland, PA 17070-1942  
4827810 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
4827817 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4827811 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 09 2016 19:06:27 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4827813 +EDI: RMSC.COM Dec 09 2016 18:58:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001  
4827814 +EDI: WTRRN BANK.COM Dec 09 2016 18:58:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
4827816 +EDI: VERIZONEAST.COM Dec 09 2016 18:58:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4827812\* +Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906  
4827815 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 11, 2016

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Sean Patrick Quinlan on behalf of Debtor Richard R Stone spqesq@hotmail.com,  
lesliebrown.paralegal@gmail.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 **Richard R Stone**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9585**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

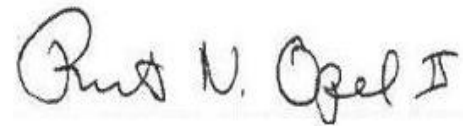
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-03580-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Richard R Stone

**By the  
court:**Honorable Robert N. Opel  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

December 9, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**